

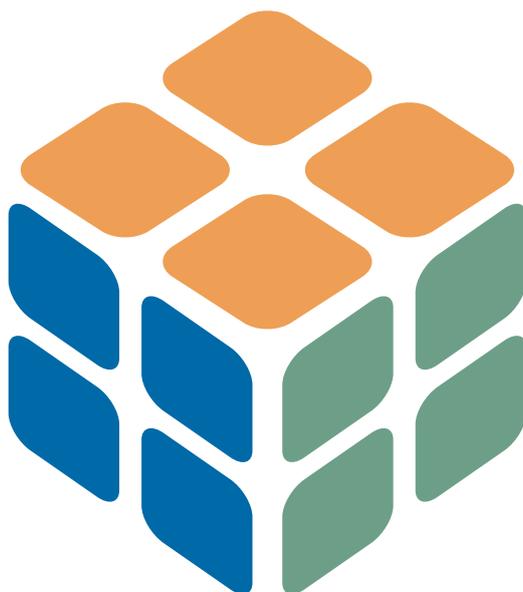


# CARROLLS



**HOUSEHOLD/ MNW/ HNW BROCHURE 2021**

Broker at **LLOYD'S**



Household, High and Mid Net Worth is another of our specialist classes. Since 2016, following the acquisition of Holmans, we have had the benefit and experience of Sonia and the team in the mid and high net worth broking space. The story then continued in 2020 with the acquisition of Carroll Insurance Group and again have benefitted from Simon Marlow and his experienced team with Underwriting products across the whole Household space including Non Standard business.

With our new capacity on the Underwriting side in 2021, Carrolls will continue to lead the Household Broking and Underwriting arena and should personal lines not be your space, Sonia and her team, with the fantastic service they provide, can handle your personal lines leads for you on an introductory basis, giving you access to all the best markets.

For more info regarding our other products please feel free to contact me or visit our website, [www.carrolls.co.uk](http://www.carrolls.co.uk)

Best Regards,  
Greg

Kind Regards  
Greg Duignan  
*Director - Head of UK Divisions*  
*E: [Greg.Duignan@carrolls.co.uk](mailto:Greg.Duignan@carrolls.co.uk)*  
*M: 07964165003*

# Broking

Noun [*mass noun*] British

The business or service of **buying and selling** goods or assets for others: [*as modifier*]: a broking house

**See also:**

Hard market  
Soft market  
Broking is art  
Service  
Negotiation  
Liability  
Property  
Motor Fleet  
Professional Indemnity  
Financial Risks  
Household  
Specialism  
Specie  
Contactability  
Driven  
Empowered  
Respect

# OUR TEAM

Our Private Client Broking Team has a wealth of knowledge and expertise in the HNW market, having over 100 years of combined experience in this interesting class of business. The team have worked together for nearly 20 years and their first class reputation has enabled them to develop excellent relationships with all of the HNW insurers, ensuring we receive enhanced service, premiums and terms which we can pass on to you and your clients. Having previous experience as Underwriters as well as Brokers enables our team to understand a risk from both sides and present a risk in the best light to negotiate and obtain the best possible terms.

**Sonia Kowalski**  
*Divisional Director*  
E: [sonia.kowalski@carrolls.co.uk](mailto:sonia.kowalski@carrolls.co.uk)  
T: 01789 451728

**Martin De Hoest**  
*Account Handler/ Broker*  
E: [Martin.DeHoest@carrolls.co.uk](mailto:Martin.DeHoest@carrolls.co.uk)  
T: 01789 451765

**Amanda Malin**  
*Account Handler/ Broker*  
E: [Amanda.Malin@carrolls.co.uk](mailto:Amanda.Malin@carrolls.co.uk)  
T: 01789 451704

**Katy Prickett**  
*Broker Support*  
E: [Katy.Prickett@carrolls.co.uk](mailto:Katy.Prickett@carrolls.co.uk)  
T: 01789 451708

# OUR MARKETS

**Artsure**

**Aviva**

**Azur**

**Chubb**

**Covea**

**Ecclesiastical**

**Hiscox**

**Home & Legacy**

**Horizon**

**Nationwide**

**Pen**

**Protect**

**Zurich Private Clients**

# OUR APPETITE

We can cater for most, if not all situations for your Private Clients from Non Standard all the way through to Ultra High Net Worth. Dealing with and having great relationships that have stood the test of time with all the main Insurers, and knowing that Private Client business is all about service first, we are a great foil for your needs including if you would prefer to utilise us to handle your Private Clients directly on your behalf.

Whether it be a house, family fleets, travel, or holiday homes, we have various options to deliver your clients needs.

For any queries or enquiries, please do not hesitate to contact me.

Your faithfully,  
Sonia

Sonia Kowalski  
*Divisional Director*  
*E: [Sonia.Kowalski@carrolls.co.uk](mailto:Sonia.Kowalski@carrolls.co.uk)*  
*T: 01789451728*

# Underwriting

Verb

*gerund or present participle: underwriting*

1. Sign and accept liability under (an insurance policy), thus guaranteeing payment in case loss or damage occurs.

*“the policy, underwritten at Lloyd’s, indemnifies trustees against loss arising from wrongful acts”*

**See also:**

Liability

Property

Contract Works

Plant

Commercial Combined

Driven

Empowered

Respect

Underwritten

Take on the risk

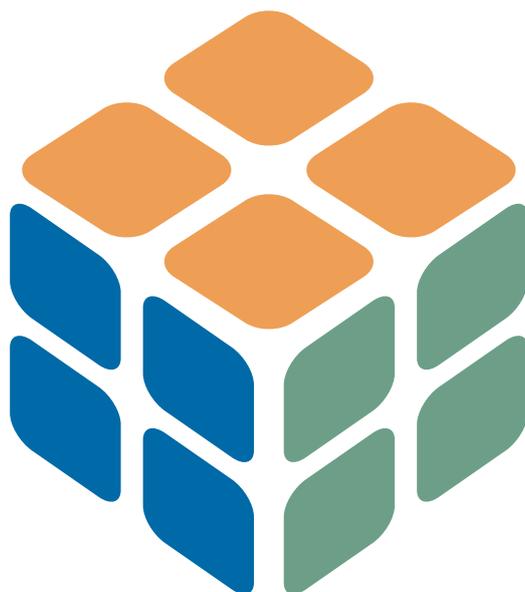
Delegated Authority

Indemnity

Diligence

Compliant

Service



# OUR TEAM

**Simon Marlow**

*Divisional Director*

E: [Simon.Marlow@carrolls.co.uk](mailto:Simon.Marlow@carrolls.co.uk)

T: 02076455407

**Gary Norrington**

*Underwriter*

E: [Gary.Norrington@carrolls.co.uk](mailto:Gary.Norrington@carrolls.co.uk)

T: 02076450428

**Karin Range**

*Underwriter*

E: [Karin.Range@carrolls.co.uk](mailto:Karin.Range@carrolls.co.uk)

T: 02076455326

**Deborah Stubbings**

*Underwriter*

E: [Deborah.Stubbings@carrolls.co.uk](mailto:Deborah.Stubbings@carrolls.co.uk)

T: 02076455411

**Khalid Mustafa**

*Assistant Underwriter*

E: [Khalid.Mustafa@carrolls.co.uk](mailto:Khalid.Mustafa@carrolls.co.uk)

T: 02076455429

# OUR PRODUCT



Our In-House DUA (Majestic) backed by HCC allows us to bind business in the UK and Overseas. Minimum Premiums:

£250 + IPT for Europe

£500 + IPT for UK

Limits:	UK Majestic Home:	Overseas Majestic Home:
Any one property (or confirmed P.M.L.):	GBP 5,000,000	GBP 3,000,000 or currency equivalent
And one building:	GBP 5,000,000	GBP 3,000,000 or currency equivalent
Any one address for contents, valuables, antiques/works of art:	GBP 5,000,000	GBP 2,000,000 or currency equivalent
Any one assured for valuables:	GBP 2,000,000	GBP 750,000 or currency equivalent
Any one assured for valuables in the bank/safe deposit:	GBP 5,000,000	GBP 850,000 or currency equivalent
Any one item of jewellery or furs:	GBP 500,000	GBP 350,000 or currency equivalent
Legal liability to the public:	GBP 10,000,000	GBP 3,000,000 EUR 3,600,00 USD 5,000,000
Accidents to domestic staff:	GBP 10,000,000	GBP 3,000,000 EUR 3,600,00 USD 5,000,000

We also have capacity via JRP for Non Standard risks including Non Doms and Thatched business.

Where we have the pen, we can turn around business extremely quickly and provide the service your clients need. If you have any questions, or would like to discuss our proposition in more detail, please do not hesitate in giving me a call.

Yours Faithfully,  
Simon

Simon Marlow  
Simon.marlow@carrolls.co.uk  
02076455407